

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

Please do NOT restrict the free trading of options in retirement accounts. An educated trader can learn to use options as a way of reducing risk. Generally people who do not understand the options market and lose money do so because of the lack of education and training, or due diligence. If you take away our right to trade options, you put us at a disadvantage from using tools to protect our long term retirement savings. Please do NOT punish the educated at the hands of the uneducated. Restricting them from retirement accounts does not resolve or improve this problem because uneducated traders can lose money trading options in other accounts, whether it be a retirement account or not, uneducated traders are controlled by education, not restrictions.